

# Taft Pledges His Party Roosevelt's Policies

obeys it, the plaintiff who has pursued his remedies in lawful course for years must, to secure his rights, undergo the uncertainties and delays of a jury trial before he can enjoy that which is his right by the decision of the highest court of the land. I say without hesitation that such a change will greatly impair the indispensable power and authority of the courts. In securing to the plaintiff the benefits of the new statutes enacted in the present administration the ultimate instrumentality to be resorted to is the courts of the United States. If now their authority is to be weakened in a manner never known in the history of the jurisprudence of England or America, except in the constitution of Oklahoma, how can we expect that such statutes will have efficient enforcement? Those who advocate this intervention of a jury in such cases seem to suppose that this change in some way will insure to the benefit of the poor workman. As a matter of fact, the person who will secure chief advantage from it is the wealthy and unscrupulous employer who will employ astute and cunning counsel and anxious to avoid justice.

I have been willing, in order to avoid a popular but unfounded impression that justice in punishing for contempt of court, in its own order, may be affected by personal feeling to approve a law which should enable the contemnor upon his application to have another judge sit to hear the charge of contempt but this, with so many judges as there are available in the Federal court, would not constitute a delay in the enforcement of the process. The character and efficiency of the courts would be the same. It is the nature and the delay of a jury trial in such cases that those who would wish to defy the order of the court would rely upon as a reason for doing so.

**Maintenance of Full Power of Courts Necessary.**  
The administration of justice lies at the foundation of government. The maintenance of the authority of the courts is essential unless we are prepared to embrace anarchy. Never in the history of the country has there been such an invidious attack upon the judiciary as the proposal to interject a jury trial between all orders of the court made after full hearing and the enforcement of such orders.

**The Currency System.**  
The late panic disclosed a lack of elasticity in our financial system. It has been provisionally met by an act of the present Congress permitting the issue of additional emergency bank notes, and insuring their withdrawal when the emergency has passed by a high rate of taxation. It is drawn in conformity with the present system of currency, but varies from it in certain respects by authorizing the use of commercial paper and bonds of good credit, as well as United States bonds, as security for its redemption. It is expressly but a temporary measure and contains a provision for the appointment of a currency commission to devise and recommend a new and reformed system of currency to the inadequacy of our present currency system, due to changed conditions and enormous expansion, is generally recognized. The Republican platform states that we must have "a more elastic and adaptable system to meet the requirements of agriculturists, manufacturers, merchants, and business men generally, must be automatic in operation, recognizing the fluctuations in interest rates in which every dollar shall be as good as gold, and which shall prevent rather than add financial stringency in bringing on a panic."

**Postal Savings Bank and Its Advantages.**  
In addition to this, the Republican platform recommends the adoption of a postal savings bank system in which, of course, the government would become responsible to the depositors for the payment of principal and interest. It is thought that the government guaranty will bring out of hoarding places much money which has been lying idle, thus producing capital, and that it will be a great incentive for thrift in the many small places in the country having no savings bank facilities which are reached by the postal system. It will bring to every one, however remote from financial centers, a place of perfect safety for deposits, with interest return. The plan, as proposed in Congress, which of course the Republican convention had in mind, provides for the investment of the money deposited in national banks in the very places in which it is gathered, or in the State banks, which are the nearest and most accessible. This is an answer to the criticism contained in the Democratic platform that under the system the money gathered in the country will be deposited in Wall street banks, the system of postal savings banks has been tried in so many countries successfully that it cannot be regarded longer as a new and untried experiment.

**Objections to Proposal to Enforce Insurance of Bank Deposits.**  
The Democratic platform recommends a tax upon national banks and upon State banks as may come in the nature of enforced insurance to raise a guaranty fund to pay the depositors of any bank which fails. How State banks can be included in such a scheme under the Constitution is left to the imagination of the Democratic platform. It is frequently dimming the meaning and purpose of the promises of the platform. If they come in under such a system, they must necessarily be under the closest national control, and so they must really cease to be State banks and become national banks.

The proposition is to tax the honest and prudent banker to make up for the dishonesty and imprudence of others. No one can foresee the burden which under this system would be imposed upon the sound and conservative bankers of the country by the greedy and dishonest speculators who would be enabled to secure deposits under such a system on the faith of the proposed insurance, as in the present system the proposal would remove all safeguards against recklessness in banking, and the chief, and in the end probably the only, benefit would accrue to the speculator, who would be delighted to enter the banking business when it was certain that he could enjoy any profit that would accrue, while the risk would have to be assumed by his honest and hard-working fellow. In short, the proposal is wholly impracticable unless it is to be accompanied by a complete revolution in our banking system, with a supervision so close as practically to create a government bank. If the proposal were adopted exactly as the Democratic platform suggests, it would bring the whole banking system of the country down to the level of the speculator, and it is itself an excellent illustration of the fitness for national control of a party which will commit itself to a scheme of this nature without the slightest sense of responsibility for the practical operation of the law proposed.

**Postal Savings Banks Much to Be Preferred.**  
The Democratic party announces its adhesion to this plan, and only recommends the tried system of postal savings banks as an alternative if the new experimental panacea is not available. The Republican party prefers the postal savings bank as one tried, safe, and known to be effective, and as reaching many more people now without banking facilities than the new system proposed.

**Voluntary Plans for Guaranty.**  
A plan for a guaranty of deposits by the voluntary act of the banks involved

has been favorably reported to the House of Representatives. This is, of course, entirely different from the scheme in the Democratic platform, omitting, as it does, the features of compulsory participation and governmental guaranty. This proposition will unquestionably receive the thoughtful consideration of the national monetary commission.

**Republican Policies as to Dependancies.**  
The Republican party has pursued consistently the policy originally adopted with respect to the dependencies which came to us as the result of the Spanish war.

**Porto Rico.**  
The material progress of Porto Rico and the progress of its inhabitants would better condition respect to comfort of living and education should make every American proud that this nation has been an efficient instrument in bringing happiness to a million people.

**Cuba.**

In Cuba, the provisional government established in order to prevent a bloody revolution has so administered affairs and initiated the necessary laws as to make it possible to turn back the island to the lawfully elected officers of the republic in February next.

**Philippines.**  
In the Philippines the experiment of a national assembly has justified itself, both as an assistance in the government of the islands and as an education in the practice of self-government to the people of the islands. We have established a government with effective and honest executive departments, and a clean and fearless administration of justice; we have created and are maintaining a complete school system, which is educating the youth of the islands in English and in industrial branches; we have constructed great government public works, roads, and harbors, we have improved the construction of 80 miles of railroad; we have policed the islands so that their condition as to law and order is better now than it ever has been in their history. It is quite true that the people of the islands are not yet a 90 per cent, will be ready for complete self-government and independence before two generations have passed, but the policy of increasing partial self-government, which is the policy of the Republican platform, is the only one which shall show themselves fit for it should be continued.

**Proposition of Democratic Platform Means Chaos.**  
The proposition of the Democratic platform is to turn over the islands as soon as a stable government is established. This has been established. The proposal then is to turn them over to the people. Such action will lead to ultimate chaos in the islands and the progress among the ignorant masses in education and better living will stop. We are engaged in the Philippines in a great missionary work and it is our duty to continue to promote in a most effective way the influence of Christian civilization. It is cowardly to lay down the burden until our purpose is achieved.

**Hope of Prosperity in Change of Tariff.**

Many unfortunate circumstances beyond human control have delayed the coming of prosperity to the islands. Much may be done in this regard by increasing the trade between the islands and the United States, under tariff laws permitting reciprocal free trade in the respective products of the two countries, with such limitations as to sugar and tobacco imported into the United States as will protect domestic interests. The admission of 350,000 tons of sugar from the Philippines Islands in a foreign importation of 1,000,000 tons will have no effect whatever upon the domestic sugar interests of the United States, and yet such an importation from the Philippines Islands, not likely to be reached in ten years, will bring about the normal state of affairs in these islands in reference to sugar culture.

The same thing is true of a similar limitation on the importation of tobacco. It is not well for the Philippines to develop the sugar industry to such an extent that the business of the islands shall be absorbed in it, because it makes a society in which there are wealthy landowners, holding very large estates, with valuable crops and expensive plants, and a large population of unskilled labor. In such a community there is no farming or middle class tending to build up a conservative, self-respecting community, capable of self-government. There are many other products, notably that of Manila hemp, to which the energy of the islands can be directed, and the cultivation of which develops the class of small and intelligent farmers.

**Misconception as to Annual Cost of Philippines.**  
One misconception of fact with respect to our Philippine policy is that it is costing the people of the United States a vast annual sum. The expenses of the war in the Philippines from 1898 to 1902 involved the government in an expenditure of less than \$15,000,000. This was incident to war. The fact is that since the close of the war in 1902 and the restoration of order in the islands, the extra cost of the American troops of the regular army in the islands, together with that of maintaining about 4,000 Philippine scouts as a part of the regular army, does not exceed \$5,000,000 annually. This cost is the expense to which the United States has been put for five or six years past. The expenses of the civil government in the islands since its establishment have been met entirely from the proceeds of taxes collected in the islands, with but one notable generous and commendable exception when the Congress of the United States appropriated \$3,000,000 in 1902 to relieve the inhabitants of the islands from the dangers of famine and distress caused by the death of rinderpest of three-fourths of the cattle of the islands.

**Veterans of Country's Wars.**

Both platforms declare, as they should, in favor of generous pensions for the veterans of the civil and Spanish wars. I stop to note the presence here of a body of veterans of Ohio, and to express my thanks for the honor they do me in coming. I am lacking in one qualification of all Republican Presidents since Lincoln, that of having been exposed to danger and death on the field of battle in defense of our country. I hope that this lack will not make the veterans think I am any less deeply than they by the memory of their great comrades gone before—Grant, Hayes, Garfield, Harrison, and McKinley, all sons of Ohio, who left records reflecting glory upon their State and nation, and who, by their valor and patriotism, who faced death in the country's crises as well as earnest and sincere that we would be had I the right to wear a button of the Grand Army or of the veteran association of any of our country's wars.

**The Rights and Progress of the Negro.**  
The Republican platform refers to these amendments to the Constitution that were passed by the Republican party for the protection of the negro. The negro, in the forty years since he was freed from slavery, has made remarkable progress. He is becoming a more and more valuable member of the communities in which he lives. The education of the negro is being expanded and improved in every way. The best men of both races, at the North as well as at the South, ought to re-

joice to see growing up among the Southern people an influential element disposed to encourage the negro in his struggle for industrial independence and assured political status. The Republican platform, adopted at Chicago, explicitly demands justice for all men without regard to race or color; and just as explicitly declares for the enforcement and without reservation, in letter and spirit of the Thirteenth, Fourteenth, and Fifteenth Amendments to the Constitution. It is needless to state this stand with my party squarely on that plank in the platform, and believe that equal justice to all men, and the fair and impartial enforcement of these amendments is in keeping with the real American spirit of fair play.

**Army and Navy.**  
Mr. McKinley and Mr. Roosevelt, and the Republican party, have constantly advocated a policy with respect to the army and navy that will keep this republic ready at all times to defend her territory and her doctrines, and to assure her appropriate part in promoting permanent tranquility among the nations. I welcome from whatever motive the change in the Democratic attitude toward the maintenance and support of an adequate navy, and hope that in the next platform the silence of the present platform, in respect to the army, will be changed to an acquiescence in its maintenance to the point of efficiency in connection with the efficiently reorganized militia and the national guard, and to the benefit of the country in times of war, and the discharge of those duties in times of peace for which the army, as at present constituted, is amply equipped. As explained by the Secretary of the Treasury, at least half of this deficit is only an apparent one. The falling off in receipts was, of course, occasioned by the panic, but there is ample free money in the Treasury to meet the difference, and the difference itself is not half of it properly a deficit, because involved in it was the recovery of \$33,000,000 of the bonds of the government.

**Charge of Deficit.**  
Again, it charges that a deficit of \$90,000,000 between the receipts and expenditures during the fiscal year ended June 30, 1908, occurred. As explained by the Secretary of the Treasury, at least half of this deficit is only an apparent one. The falling off in receipts was, of course, occasioned by the panic, but there is ample free money in the Treasury to meet the difference, and the difference itself is not half of it properly a deficit, because involved in it was the recovery of \$33,000,000 of the bonds of the government.

**Protection of Citizens Abroad.**  
The position which our country has won under Republican administrations before the world should insure to the benefit of the world, even the humblest of those entitled to look to the American flag for protection, without regard to race, creed, or color, and whether he is a citizen of the United States or of any of our dependencies. In some countries with which we are on friendly terms distinctions are made in respect to the treatment of our traveling citizens, and every passport of our Executive, based on considerations that are repugnant to the principles of our government and civilization. The Republican party and administration, therefore, will endeavor to secure the proper endeavor to secure the abolition of such distinctions, which in our eyes are both needless and obnoxious.

**Asiatic Immigration.**  
In the matter of the limitation upon Asiatic immigration, referred to in the Democratic platform, it is sufficient to say that the present Republican administration has shown itself able, by diplomatic means, to secure the most equitable and just treatment of the Chinese and Japanese, and to minimize the evils suggested, and a subsequent Republican administration may be counted on to continue the same policy.

**High Character and Efficiency of Administration.**

The truth is that it is known of all fair-minded men that there never has been an administration in the government more efficiently conducted, more free from scandal, and in which the standard of official duty has been set higher than in the present Republican administration, which the Democratic platform has thus denounced. It has had to meet the problems arising from the enormous expansion of government functions under new legislative measures as well as in the new dependencies, and in the greatest constructive work of modern times, the Panama Canal, and its members may well feel a just pride in the exceptional record for efficiency, economy, honesty, and fidelity which it has made. We may all with proper reason point to it in our appeal to the American people for their approval.

**National Health Bureau.**  
I have long been of opinion that the various agencies of the national government established for the preservation of the national health, scattered through several departments, should be rendered more efficient by uniting them in a bureau of the government under a competent head, and that I understood to be in effect the recommendation of both parties.

**Publicity of Campaign Contributions and Expenditures.**

Another plank of the Democratic platform refers to the failure of the Republican convention to express an opinion in favor of the publicity of contributions received and expenditures made in elections. Here we are confronted with the opposite promises with our own acts. Our improvement has taken place under Republican auspices in respect to the collection and expenditure of money for this purpose. The old and pernicious system of levying a tax on the salaries of government employees in order to pay the expenses of the party in control of the administration has been abolished by statute. By a law passed by the Republican Congress in 1907 contributions from corporations to influence or pay the expenses connected with the election of Presidential electors or of members of Congress is forbidden under penalty.

A new plank of the New York has been selected as treasurer of the Republican National Committee, who was treasurer of the Republican State committee when Gov. Hughes was elected in New York, and who made a complete statement within twenty days after the election, as required by the New York law, of the contributions received by him and the expenditures made by him or under his authority in connection with that election. His residence and the discharge of his duties in the State of New York subject him to the law of that State as to all receipts of the treasury of the national committee from whatever source, and as to all its disbursements. His returns will be under the obligations and penalties of the law, and a misstatement by him or the filing of a false account will subject him to prosecution for perjury and violation of the statute. Of course, under the Federal law he is not permitted to receive any contributions from corporations. If I am elected President I shall urge upon Congress, with every hope of success, that a law be passed requiring a filing in a Federal office of a statement of the contributions received by committees and candidates in elections for members of Congress, and in such other elections as are constitutionally within the control of Congress. Meantime the Republican party by the selection of a New York treasurer has subjected all its receipts and expenditures to the compulsory obligation of such a law.

**Income Tax.**  
The Democratic platform demands two constitutional amendments, one providing for an income tax and the other for the election of Senators by the people. In my judgment, an amendment to the Constitution for an income tax is not necessary. I believe that an income tax, when the protective system of customs and the internal revenue tax shall be so adjusted as to be sufficient for governmental needs, can

and should be devised which under the decisions of the Supreme Court will conform to the Constitution.

**Election of Senators.**

With respect to the election of Senators by the people, personally I am inclined to favor it, but it is hardly a party question. The resolution in its favor has passed the House of Representatives several times and has been rejected in a Republican Senate by the votes of Senators from both parties. It has been approved by the legislatures of many Republican States. In a number of States, both Democratic and Republican, substantially such a system now prevails.

**Instability of Democratic Charges of Extravagance.**

Our opponents denounce the Republican party for increasing the number of offices 23,000, at a cost of sixteen millions of dollars, during the last year. Such denunciation is characteristic of the Democratic platform. It fails to specify in any way what the increase was, and there is no doubt whatever that the increase was related by the representatives of Democracy in Congress. As a matter of fact, the net number of offices increased was just about half the number of offices increased. The increase was chiefly in the enlargement of the navy, the construction of the Panama Canal, the extension of the rural free delivery, and to the new offices necessary in the enforcement of the pure food, bird and land reclamation, forest preservation, and other measures which Congress passed with almost unanimous popular approval. The Democratic platform, so far from taking any credit for the restoration of order, approves much and condemns none of it, and it is, of course, disingenuous to claim credit for approving legislation and yet to denounce the expenditures necessary to give it effect.

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**During the past seven years the income and expenditures of the government have been nearly equal, some years showing a surplus and others a deficit. In our present administration there has been no deficit, but a surplus which is actually in the Treasury.**

The Democratic platform nowhere points out the expenditures which might be reduced or avoided. It would be generally that to the increases which have occurred, Democratic representatives in Congress have not only not opposed, but supported the measures providing them, and now the party has not the courage to indicate what part of government cost it would end. It joins the Republican party in the demand for a reduction of \$150,000,000 as pensions. It expressly lays, also, the cost of greatly increased river and harbor improvements, the cost of doubling the navy, and of making other extensions of the government, its attack, therefore, has nothing in it either of fairness or sincerity.

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In this campaign, because the reasons for their breaking the bonds of party are stronger to-day than ever before?

**Length of Speech Made Necessary by Numerous Issues.**

I have now reviewed at great length the principles at issue between the two parties. When I began the preparation of this speech of acceptance I had hoped to make it much briefer than it is, but I found on an examination of the platform and on a consideration of the many measures passed during the present administration and the issues arising out of them that it was impossible to deal with the subjects comprehensively with proper explanation and qualification in a short discussion. This is my excuse.

**Difference Between Parties.**

I have pointed out that the attitude of the Republican party with reference to evils which have crept in, due to the enormous material expansion of the country, is to continue the Roosevelt policies of progress and regulation, while the attitude of the Democratic party under its present leadership is the change for the sake of change to the point of irresponsible reconstruction, and that there is no doubt whatever that the restoration of prosperity in returning it to power. As said in our platform, we Republicans as before the country asking the support not only of those who have acted with us heretofore, but of all our fellow-citizens who, regardless of past political differences, unite in the desire to maintain the policies, perpetuate the blessings, and make secure the achievements of a greater America.

## MARQUETTE IS NOW VERY POPULAR

Marquette is an excellent texture for any time or season of the year, seeming to be suitable alike for warm weather and cold.

Made up with embroidery and lace, marquette is sufficiently handsome for the most formal afternoon wear, and especially in soft pastel colorings is this fabric attractive. In that it combines the sheer, soft effect of chiffon with all the durable qualities of voile, and the finish of silk, marquette well deserves the popularity now accorded it.

In practically all afternoon gowns of medium weight material a slight empire line is shown in the belt line, which is moved up from one to four inches above the natural curve of the waist, but so cleverly is this done that instead of broadening the line about the waist a suggestion seems to be given of greater slenderness than before. Naturally the best results are obtained in the most slender figures, but exaggerated slenderness is no longer obligatory to wear this style of dress becomingly.

Of delightfully fine, sheer quality are the voiles that are to be had at the moment; and made up over foundations of crepe de chine or soft satin finished silk. Instead of the stiff taffetas as formerly they are peculiarly attractive. The dotted, striped, figured, and check voiles are all in demand, while the new printed and all-pointed voiles, like the printed chiffons of eighteen months ago, are also extremely smart.

Heavy net and the long popular flit lace are both excellent for afternoon gowns for midsummer, and these two lend themselves especially well to the new tunic and draped models and are especially good placed over soft silk or crepe de chine as overskirts.

## JAUNTY SHIRT-WAIST COSTUME.



The shirt-waist frock is deservedly popular with the up-to-date American woman, and a favorite model is here sketched. The waist (6122) is one of the newest designs, the front opening in rather severe lines, being quite in accord with the new demand for practical shirt waists. The deep Gibson pleats over the shoulders are desirable additions, giving the garment a graceful and becoming ending. The choice of full length or elbow sleeves is a commendable feature. A front frill, which is not shown in the sketch, and which may be desired, is also included in the pattern. The skirt (6174) is a very practical two-piece circular model, having a double inverted box pleat at the center front and a habit back, and arranged to fit smoothly around the hips while having a slight flare at the hem. The closing is effected in the center back seam, and the skirt may be made in round or shorter length. Any of the new materials may be used for making the dress, while the waist may be built of a firm waist fabric, such as linen or madras, or of one of the pretty new taffetas or pongs. To make the medium size will require 5-5 1/2 yards 24 inches wide for the waist, and 3 1/2 yards 44 inches wide for the skirt.

Two patterns: 6122-6 sizes, 32 to 42 inches bust; 6174-7 sizes, 22 to 34 inches waist. The price of these patterns is 20 cents, but either will be sent by enclosing 10 cents to the Pattern Department, The Washington Herald, 734 Fifteenth street northwest, giving numbers (6122 or 6174) and sizes wanted.

## New Headgear.

A smart wide tope of black tulle has the crown completely covered with a jet ornament. On the brim the tulle is arranged in many layers of crosswise frills, which make a soft frame for the face. The frills widen as they near the face and are caught at the side with a jet buckle. A new hat seen in a fashionable shop is a gold straw with a high round crown. The entire crown is covered with row upon row of folded cash ribbon and a big cluster of flowers near the front is the only other trimming.

## Black Opal.

Jewelers are now cutting beautiful lots of so-called black opal—in fact, this wonderful material ranges from light to cobalt blue, from delicate shades of green to peacock green and all through the reds. This new variety of Australian opal must be seen to be appreciated.

# REBUILDING OF KINGSTON

By FREDERIC J. HASKIN.

Special Correspondence The Washington Herald.

Kingston, Jamaica, July 21.—Out of the ruins and the ashes of the terrible earthquake and the devastating fire of January 14, 1907, there is arising a new and more beautiful Kingston than ever stood at the southern side of the fair island of Jamaica, but it rises slowly. While less extensive than our own great San Francisco horror, the destruction of the business portion of the city was, nevertheless, such a blow that it has been a hard task for the city to recover from it. The people of Kingston are not used to such great problems; they are not accustomed to handling serious situations. The tropical climate, the easy ways of getting a livelihood or a competence, the comparative smallness of the business the average man handles, makes the white Jamaican a stranger to such strenuous things as come to thousands of Americans every day. Add to this the fact that practically all the work of rebuilding must be done by negroes who have been used only to manual labor—the carrying of coal into a calling ship, the handling of bananas and other fruits to the United Fruit Company—and one will begin to understand why the process of rebuilding and rehabilitation is slow.

Then, too, the people are suffering the disadvantage of not realizing on their insurance. Unlike the American insurance companies which pay the loss of a house at San Francisco without question, waiving the technical point as to whether the fire was preceded by the earthquake or not, the British companies insuring Kingston property refused to pay the losses. They claimed that their policies contained an earthquake exemption clause which applied in the Kingston case. They finally agreed that the policyholders should be allowed the amount to which they were entitled in law. It was mutually agreed between insurers and insured that there should be four test cases, covering all the principles involved in all the pending claims. Baristers from England were brought over and a merry legal war began.

Two cases were heard. The first was a simple one and was promptly decided in favor of the policyholders. The second involved the question of whether the war was in King street and which developed into the general conflagration. It was a pre-earthquake fire or not. After hearing comprehensive testimony on the question the jury decided that it was, and that the policyholders were entitled to recover the full amount of their claim. After these cases were heard it was agreed that the others should be postponed and that the ones already heard should be expedited in the supreme court of the island. In this court there was a divided opinion, but the decision was again in favor of the policyholders. The matter was then taken to England and the decision of the Jamaican court was upheld. The whole question is now before the court of last resort of the United Kingdom, and it is believed here that the Kingston policyholders stand a good show to lose all of their insurance, which will delay the restoration of the city for many years.

The fire left the city in such a shape that the legislative council of the island had to appeal to the mother country for aid. In a resolution unanimously passed it was set forth that without imperial aid it would be impossible to restore the city of Kingston and lower St. Andrew. An earnest appeal was made to the British government and it resulted in a free grant of \$750,000 and a loan of about \$400,000. This latter loan has been placed in the hands of a loan board, and is being administered as liberally as safe business principles will admit.

There are evidences of the calamity on every hand. Hundreds of homes still stand as the earthquake left them, some of them partially shaken down, and others as flat on the ground as brick, mortar, and other debris can lie. In the business section the work is proceeding slowly, attention being given first to the erection of business houses. The churches, the halls, and most of the public buildings have been repaired or rebuilt yet. As they are getting the more urgent work out of the way these will be given attention. The parish church stands in about the same condition the earthquake left it, and the theater, originally about the finest building on the island, is still a pathetic ruin.

As far as possible the buildings are being made earthquake proof. Some of them have thick walls of brick and stone for the first story, but the second story is usually of well-wooded, re-enforced concrete or frame construction. New houses in the heart of the city are being built over two stories high. There is an occasional house under iron and steel framework in its construction, but this is rare. The greatest precaution being taken to have the buildings as nearly fireproof as the limited resources of their owners will allow.

Born of an earthquake herself, the city of Kingston has had many experiences with these mysterious earth tremors. During the year intervening between the big quake of January 14, 1907, and January 2, 1908, there were no less than 230 distinct shocks, the one of January 2, this year, causing a few walls to fall. Prior to the big quake of January 14, 1907, the West Indies was Port Royal, the earthquake of that year caused the city to sink to the bottom of the sea. Even to this day it is said that on clear days one sailing through the entrance of Kingston Harbor, can see the houses of the city as they go, just as in olden days sailors passed over the fabled city of Atlantis. But this story is probably apocryphal. When Port Royal fell, the survivors sought refuge on the Liguanea plain, building Kingston. They laid their little city out in the form of a cross, and such is the plan of Kingston to-day, the two main streets being King street and Queen street. Four big fires have visited it prior to the one of last year. The one of 1882 rendered 6,000 people homeless.

Kingston has an ideal situation. Here, along the southern border of the island of Jamaica stretches a long coral reef, known locally as the Palisades. The one end of this reef is joined to the mainland, and the other end—the site of the sunken Port Royal—allows only a shipway into the expansive lagoon lying between the reef and the mainland. This haven is the harbor of Kingston. Its area is so large and the depth so great that all the shipping of the southern seas might find a refuge here from the storm-swept Caribbean. The city is built down to the water's edge and extends back some three miles on the Liguanea plain. This beautiful plain, sloping up from the sea, terminates about six miles inland in the foothills of the massive Blue Mountains, which rear their granite domes over 7,000 feet above the sea. A dreamland scene it is, combining city and plain, mountain and sea, in a picturesque panorama unsurpassed in beauty and unrivaled in diversity. Seeing this one can understand

stand the sentiment of the celebrated English author who said that when the Almighty was destroying Paradise He forgot to wipe out Jamaica.

The residences of Kingston are all either villas, lodges, or cottages. Whether it is a beautiful villa, a restful-looking lodge, or a cosy cottage it is certain to be in harmony with the landscape. The added touch of broad, closely trimmed lawns, large, well-kept flower gardens, and winding walks, make the scene entrancing. The residences are all armed in keeping with the surroundings. On the broad posts by every gateway one sees the name of the place cut in Weather. Here is one named "Seaview Cottage," there another "Retreat Lodge," and another "Idlewild Villa." Considerably more than half of the suburban houses here have been destroyed, and perhaps half of the remainder are now being rebuilt. It will be only a short time until reminders of the earthquake will no longer appear in these residential portions of the town.

Gov. Swettenham, the marplot of the Kingston disaster, still resides in Jamaica. He has an upland home, and there in comparative solitude he has time to reflect over his action in trying to be witty and gay. The sympathy usually bestowed upon Swettenham, excusing his famous letter to Admiral Davis on the ground that he was a great great stress of mind and quite beside himself, is deemed by many here to be misplaced.

Said a magistrate of the island: "I was in an unpleasant position myself as a result of a letter I wrote to the Admiralty. Swettenham was a personal friend of Swettenham, and he brought a petition for me to sign expressing deep confidence in the governor. I refused to sign it, and since then I have not been a friend of mine. No, I do not think that Swettenham deserves any sympathy."

He has a whole lot of antagonism for Americans in his makeup, and it was that which led him to write his famous "note." Another thing which led him to do it is the gradual ascendancy of America in the island. England gradually sees the trade of the West Indies slipping from her grasp, and is holding the Jamaicans themselves giving their affections to the United States. This would be but another evidence to the fact that Swettenham could take care of them better than England, and so, from the standpoint of Swettenham, American aid could not be tolerated. That was why he wrote to Admiral Davis that Swettenham was a good governor before that. He had things going as smoothly as they could, but he could not rise to the occasion in times of stress.

Outside of Kingston Harbor is a pathetic reminder of the earthquake. Two of the most magnificent steamers of the Hamburg-American Line lie high on the rocks. The *Admiral Victoria* lies listlessly to starboard and looks the wreck she is, but the *Prinz Waldemar*, which went upon the rocks the night of the earthquake, is as high and dry as if on a marble highway. The *Admiral Victoria* lies directly through the Blue Mountains. As the relentless wash of the restless Caribbean sweeps against them